

If You Have a Little Daughter

bank for her right now three dollars for her first year of life, six dollars for her second, nine for her third, and so on until you catch up with her present age; and then on her next birthday bank to her credit three dollars for each year of her age and keep this up until she is 21. She'll have nearly a thousand dollars, and you'll never miss the money.

We pay interest on all savings accounts.

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Most Complete Policy
Lowest Rates

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If Honolulu were again swept by a conflagration, could you collect your insurance?

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Report of the Insurance Commissioner shows that more than a million dollars net is sent out annually from this Territory.

Why not patronize?
Home Insurance Co.
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SPECTACLES and EYEGLASSES
Our Spectacle Fitting is done on the basis of knowing how from start to finish.
It's a success!

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The best cows obtainable, rightly fed on rich alfalfa and regularly inspected by the Territorial Veterinarian, insure the rich and wholesome quality of our milk. Our milking sheds have cement floors and every precaution is taken to prevent contamination. On receipt of the milk at our depot it is electrically treated before bottling, and automatic sealers are used in capping the bottles, so the milk reaches the consumer perfectly pure.

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Japanese Cotton Rugs

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Chinese Matting

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The most satisfactory floor covering for this climate.

Lewers & Cooke,

Limited

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Hotel Street - Nr. Y. M. C. A.

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GREAT EASTMAN FACTORY

Vest Pocket Kodak

We have received another shipment of the little marvels in picture taking.

Let us show you how perfection can be reached in a small space.

Honolulu Photo Supply Co.,

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King and Bethel Streets

ABE RUEF'S CONFESSION TAKES FLING AT CORPORATION BRIBES

Convicted Grafter Tells of Re-cisco Officials and "Big Bust" Between San Francisco

By E. N. SMITH.

SAN FRANCISCO, Cal., Aug. 19. — With the statement that "My first bribe came from the Crocker bank," Abe Ruef has entered the most interesting part of his prison written autobiography, in which he lays bare for the first time the inside history of the selling-out of San Francisco.

His most interesting contribution so far refutes the statement often made by the indicted corporation officials that they were held up by the Supervisors after the fire, by proving that the corporations began going after whatever they needed before the fire, in fact immediately after the Schmitz Board of Supervisors was elected, and before they took office, according to Ruef, that the opposition papers began talking about graft long before graft was even thought of, so much so that when the Supervisors were elected, they began to feel that there was graft everywhere and they might as well get some for themselves. This situation was not at all to the liking of Ruef as he admits. He feared that the indiscreet members of the board dealing on their own hook would eventually involve the whole labor administration, therefore working through Gallagher he endeavored to make the board understand that they would make considerably more money by simply letting Ruef and his men handle the corporations and afterwards he would "settle" with them. Ruef claims he had no desire to graft at that time but when the corporations offered him fabulous sums to become their attorney, without doing much work, he was constrained to accept.

Put Screws On Him. After he had been put on the staffs of various corporations the screws began to be put upon him, and the ways and means are interesting. The Parkside land tract, lying beside Golden Gate Park and close to the ocean was to be put on the market by influential interests, back of which was William H. Crocker's bank. Millions of dollars worth of property was to be sold off, but nothing could be done unless a connecting street car line could be run through the property. Application for a franchise was therefore made, but the Supervisors, scenting money, refused to pass the matter in a hurry. Everything was done to make the officials hurry the grant, and in a final effort the "interests" arranged for a tour over the property involved, which ended in a most elaborate wine-dining banquet at a road house. It was here that one of the Supervisors in a befuddled burst of confidence intimated that the Parkside people were not in business for their health and "neither were we." The matter was seemingly not noticed at the time and was passed off as a joke. But shortly afterwards the corporations got busy.

Mayor Schmitz had demanded that the franchise be passed as a personal favor to him because a man Dingee, close to Crocker, had asked him to do this, and Schmitz was socially heavily indebted to him. But the Supervisors suspected that Schmitz was "drawing down" something and refused to budge.

Getting Large Fees. Meanwhile G. H. Umben, a prominent real estate operator of San Francisco, called upon Ruef to ask if he would accept a large fee to hurry the franchise through. He explained that it meant everything to him personally, he would make commissions on land sales amounting to \$500,000, and would be able to handle the remainder of the great Crocker properties. He had also reserved some valuable lots for himself, and offered to let Ruef in on the deal if he would hurry the franchise through. Before things were settled Ruef was waited upon by Walter Croe, a prominent attorney who was President of the San Francisco Bar Association, who also represented the land interests. He came to employ Ruef he said as an attorney for the company, thereupon Ruef named \$30,000 for two years' retainer. Croe returned later to say his clients considered the matter too large, so Ruef said that the matter had better be dropped. But the franchise was not probably given through anyway. He considered the matter settled when a few days later Umben again called, said the Parkside people had reconsidered the matter and wanted to pay the money. Ruef now laid the whole matter before Schmitz, who advised the acceptance of the offer after consulting with Dingee. Ruef accepted, and calling at Umben's office was handed \$10,000 in currency as a first "installment." This was done a few days before the fire. The method of payment used by the corporation was ingenious. The Parkside directors voted to buy a piece of property from Umben for \$30,000 and a deed was executed and checks for \$30,000 tendered Umben. This transaction was entered on the records of the company. Secretly the Parkside people deeded the land back to Umben, who was not to record it until the far distant future. Then came the earthquake and fire.

Prospects in Suburbs. After the smoke had cleared away the Parkside company saw the splendid prospects, with thousands of people homeless, of building up an immense suburb. Umben had just returned from Honolulu, and took up the matter of getting the franchise through. Plans were hurried. Ruef informed Gallagher that \$10,000 was coming to him and Gallagher informed the "hungry" supervisors that they would shortly receive \$750 apiece.

There was some talk of changing the line of the street cars, but the matter was finally closed up, approved and submitted to the Board. Meanwhile other business intervened—the primaries, the famous Santa Cruz state convention. There were rumors of a graft prosecution. The franchise remained in "the air" until a succeeding Board passed it on the original terms. Secret Message Received. Late one evening before the Supervisors had gone into office Ruef received a secret message to meet a man in a small room in a French restaurant. It proved to be Eddie Graney, the "honest blacksmith," a sporting man and fight promoter. Graney explained that there had been cut-throat competition between the fight promoters so that the fighters and Croft, Morris Levy, himself and others had formed a combination to divide up the dates for the fight permits. Through previous Boards these clever promoters had gotten legislation passed which only permitted regularly incorporated clubs to conduct fights. These must have permanent headquarters and a gymnasium. Also an annual tax of \$1200 was levied. All this of course barred out Eastern sports who could hardly afford to get up a club and pay a large tax for one fight. It also prevented the fighters from pulling off their own fights. Graney proposed to form one combine and wanted Ruef to see that the permits for fights for the entire year were granted at one time to his corporation. For this privilege Graney offered to make a contribution of \$20,000 to the Labor "political" fund. This seemed reasonable to Ruef, who discussed the matter with Schmitz, stating further that 120,000 tickets would be reserved at each fight for the Supervisors and other city officials.

The prizefight resolution was drawn and given to Gallagher to be presented to the board. Ruef never dealt with the board direct in matters of this kind, but always worked through Gallagher, the "floor leader." Some of the supervisors were against passing the resolution at once until they learned whether or not there was "something to it" for them. This question was not definitely answered, but it was intimated that the resolution must be passed at once, and it was, amidst the greatest enthusiasm. Immediately afterwards Graney paid over to Ruef some \$17,000, promising the balance in a very short time. Ruef gave \$5000 to Schmitz and passed over \$9000 to Gallagher. The latter appeared among the supervisors and passed out \$500 to each one. Not a single man on the board refused the money, not a single one asked where it came from. They had got their first "blood." Later on Willie Britt, one of those in the prizefight combination, came to Ruef and asked for \$5000 back which he had contributed to the fund, saying that the fire had almost ruined him and that the fights he had expected to pull off naturally would not occur with the city in ashes. Ruef told him that personally he had never had any dealings with him and advised him to call upon the man to whom he paid the money. Britt left very angry. Within an hour Graney rushed in and said that Britt was drinking heavily and talking all over the city about his troubles and what had happened. Graney said Britt had actually paid the money, that he would like to return it, but that the fire had left him more or less stranded, too, or he would return it. Ruef returned \$5000 to Graney, which he promised to give to Britt to shut him up. Meanwhile the supervisors were having the time of their lives. The "bakers, the barbers, the carpenters, the wagon drivers," who had probably never in their lives had \$100 at one time before, began changing \$100 bills at the corner saloons, etc. Friends and neighbors saw large, fat rolls of money pulled from hitherto empty pockets. Talk of "bribe money" began to fly thick and fast. Gallagher and Ruef learned of this very soon, and Gallagher cracked the whip of authority over them, gave the supervisors a severe tongue lashing and rebuked them severely for their indiscretion. But the supervisors had begun to live. They had for the first time in their lives found big easy money. They were just getting into that condition where they were afterwards described as being greedy enough to eat the paint off the house. The Plot Thickens. Early in January, 1906, Gallagher telephoned to Ruef that he had a gentleman in his office who wanted to see him. He refused to state the man's name or business over the phone, but wanted Ruef to call at once. This Ruef did, and was presented to a middle-aged gentleman, scrupulously dressed, with iron gray hair and closely-cropped mustache, bright snapping eyes, a firm jaw, a man evidently of great activity and determination, and a gentleman of large affairs. Gallagher introduced him as Mr. A. K. Detwiler, one of the heads of the Home Telephone Company, a big corporation, which had previously endeavored to get into San Francisco without avail owing to the successful opposition of the Pacific Telephone Company. With these remarks Mr. Gallagher softly closed the door behind him, leaving Ruef and Detwiler alone. Detwiler proceeded to his "business"—which will be discussed in a later article.

"CASE-HARDENED" AD MAN WRITES

Who else would dare make this offer? We quote from a letter from H. M. Johnson, Vice-President of the Daily Republic, Rockford, Illinois. "In the twenty-seven years that it has been my business to deal with copy of all kinds, I have never seen more convincing, logical and forceful ads than those you are sending out. They have a ring of sincerity and statements have the tone of being a recital of facts that should inspire confidence. They have so impressive a case-hardened ad man that I am exceedingly curious to know if it really does the wonderful things recited." In reply we sent Editor Johnson

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Our clerks, all expert fitters, will extend to you most courteous treatment, and will take pleasure in showing you our different styles, whether you are purchasing or not.

We want your custom, and we will put forth every effort to secure and retain it.

The Regal Shoe Store,

Geo. A. Brown, Mgr.

The Army of Constipation

Is Growing Smaller Every Day.

CARTER'S LITTLE LIVER PILLS are responsible—they not only give relief, they permanently cure Constipation. Millions use them for Bileless-ness, Indigestion, Sick Headache, Sallow Skin. SMALL PILL, SMALL DOSE, SMALL PRICE. Genuine must bear Signature.

Dr. Wood

some convincing literature, following it up with the statement that if he knew of a definite case of Bright's Disease, a worthy person to whom our aid would mean something, that we would send a course of Fulton's Renal Compound in an attempt to establish the genuineness of the claims made in the very shadows of the Republic's Editorial Rooms. We added that we do not claim recoveries in all cases and might make a failure, but that we would take the chance, and trusted within three months to show such results that the patient would be in comfort and would have new heart and courage in the reasonable probability that recovery could ultimately be had. Ask yourself this question—would anybody else in the world dare make this offer? Fulton's Renal Compound can be had at Honolulu Drug Co. Ask for pamphlet.

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